

Electronic Acknowledgement Receipt

EFS ID:	2759049
Application Number:	09487233
International Application Number:	
Confirmation Number:	2923
Title of Invention:	Consumer-directed financial transfers using automated clearinghouse networks
First Named Inventor/Applicant Name:	Scott D. Cook
Customer Number:	57956
Filer:	Rober Lord/Jaime Hathaway
Filer Authorized By:	Rober Lord
Attorney Docket Number:	37202/028001; 990090
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Application Type:	Utility under 35 USC 111(a)

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1		37202_028001_Response.pdf	87503 4c4b9f6e2f945202436306291c573019 a35680	yes	11

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment After Final	1	2
	Claims	3	8
	Applicant Arguments/Remarks Made in an Amendment	9	11

Warnings:

Information:

Total Files Size (in bytes):	87503
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.